

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF NEW YORK

Case number (if known)

Chapter you are filing under:

- Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Edwin

First name

X.

Middle name

Vicioso

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

Ann

First name

M.

Middle name

Anderson

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Edwin Xavier Vicioso

Edwin Vicioso

Edwin Xavier Vicioso, MD

Ann M. Vicioso
Ann Margaret Anderson

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-9453

xxx-xx-4705

Debtor 1 **Edwin X. Vicioso**
Debtor 2 **Ann M. Anderson**

Case number (*if known*) _____

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

- I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

EINs

About Debtor 2 (Spouse Only in a Joint Case):

- I have not used any business name or EINs.

Business name(s)

EINs

5. Where you live

**41 Chatsworth Avenue
Larchmont, NY 10538**

Number, Street, City, State & ZIP Code

Westchester

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Edwin X. Vicioso**
Debtor 2 **Ann M. Anderson**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

<p>7. The chapter of the Bankruptcy Code you are choosing to file under</p>	<p>Check one. (For a brief description of each, see <i>Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy</i> (Form 2010)). Also, go to the top of page 1 and check the appropriate box.</p> <p><input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>												
<hr/> <p>8. How you will pay the fee</p> <p><input checked="" type="checkbox"/> I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</p> <p><input type="checkbox"/> I need to pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to Pay The Filing Fee in Installments</i> (Official Form 103A).</p> <p><input type="checkbox"/> I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.</p>													
<hr/> <p>9. Have you filed for bankruptcy within the last 8 years?</p> <p><input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 30%;">District _____</td> <td style="width: 30%;">When _____</td> <td style="width: 40%;">Case number _____</td> </tr> <tr> <td>District _____</td> <td>When _____</td> <td>Case number _____</td> </tr> <tr> <td>District _____</td> <td>When _____</td> <td>Case number _____</td> </tr> </table>		District _____	When _____	Case number _____	District _____	When _____	Case number _____	District _____	When _____	Case number _____			
District _____	When _____	Case number _____											
District _____	When _____	Case number _____											
District _____	When _____	Case number _____											
<hr/> <p>10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 30%;">Debtor _____</td> <td style="width: 30%;">Relationship to you _____</td> <td style="width: 40%;">Case number, if known _____</td> </tr> <tr> <td>District _____</td> <td>When _____</td> <td>Case number, if known _____</td> </tr> <tr> <td>Debtor _____</td> <td>Relationship to you _____</td> <td>Case number, if known _____</td> </tr> <tr> <td>District _____</td> <td>When _____</td> <td>Case number, if known _____</td> </tr> </table>		Debtor _____	Relationship to you _____	Case number, if known _____	District _____	When _____	Case number, if known _____	Debtor _____	Relationship to you _____	Case number, if known _____	District _____	When _____	Case number, if known _____
Debtor _____	Relationship to you _____	Case number, if known _____											
District _____	When _____	Case number, if known _____											
Debtor _____	Relationship to you _____	Case number, if known _____											
District _____	When _____	Case number, if known _____											
<hr/> <p>11. Do you rent your residence?</p> <p><input checked="" type="checkbox"/> No. Go to line 12. <input type="checkbox"/> Yes. Has your landlord obtained an eviction judgment against you?</p> <p><input type="checkbox"/> No. Go to line 12. <input type="checkbox"/> Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it as part of this bankruptcy petition.</p>													

Debtor 1 **Edwin X. Vicioso**
Debtor 2 **Ann M. Anderson**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Edwin X. Vicioso**
Debtor 2 **Ann M. Anderson**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Edwin X. Vicioso**
Debtor 2 **Ann M. Anderson**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
	<input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.		
16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.	<input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.		
16c. State the type of debts you owe that are not consumer debts or business debts			
<hr/>			
17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? <input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes		
<hr/>			
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
<hr/>			
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
<hr/>			
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Edwin X. Vicioso**Edwin X. Vicioso**
Signature of Debtor 1/s/ Ann M. Anderson**Ann M. Anderson**
Signature of Debtor 2Executed on April 25, 2019
MM / DD / YYYYExecuted on April 25, 2019
MM / DD / YYYY

Debtor 1 **Edwin X. Vicioso**
Debtor 2 **Ann M. Anderson**

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Nicholas A. Pasalides

Signature of Attorney for Debtor

Date

April 25, 2019

MM / DD / YYYY

Nicholas A. Pasalides

Printed name

Reich Reich & Reich, P.C.

Firm name

235 Main Street, Suite 450

White Plains, NY 10601-2421

Number, Street, City, State & ZIP Code

Contact phone **914-949-2126**

Email address

reichlaw@reichpc.com

4941696 NY

Bar number & State

Fill in this information to identify your case:

Debtor 1	Edwin X. Vicioso		
	First Name	Middle Name	Last Name
Debtor 2	Ann M. Anderson		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF NEW YORK		
Case number (if known)			

Check if this is an amended filing

B 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

Unsecured claim			
1	AHNEMANS KIRBY, LLC 1171 EAST PUTNAM AVENUE STE 1A RIVERSIDE, CT 06878	What is the nature of the claim?	Legal fees
		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply	\$ <u>2,751.88</u>
		Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: _____ - \$ _____ Unsecured claim \$ _____	
2	CAPITAL ONE ATTN: BANKRUPTCY PO BOX 30285 SALT LAKE CITY, UT 84130	What is the nature of the claim?	Credit card debt
		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply	\$ <u>7,292.41</u>
		Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: _____ - \$ _____	

Debtor 1 Edwin X. Vicioso Debtor 2 Ann M. Anderson	Case number (if known)	
Contact phone		Unsecured claim
		\$ _____
3 \$ \$44,344.19 CHASE PO BOX 15298 WILMINGTON, DE 19850		
What is the nature of the claim? Credit card debt \$ \$44,344.19 As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: _____ Unsecured claim \$ _____		
<hr/> 4 \$ \$25,473.53 CHASE PO BOX 15298 WILMINGTON, DE 19850		
What is the nature of the claim? Credit card debt \$ \$25,473.53 As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: _____ Unsecured claim \$ _____		
<hr/> 5 \$ \$17,234.86 CHASE PO BOX 15298 WILMINGTON, DE 19850		
What is the nature of the claim? Credit card debt \$ \$17,234.86 As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: _____ Unsecured claim \$ _____		
<hr/> 6 \$ \$51,122.26 CUDDY & FEDER LLP 445 HAMILTON AVE, 14TH FLOOR WHITE PLAINS, NY 10601		
What is the nature of the claim? Legal fees \$ \$51,122.26 As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		

Debtor 1 Edwin X. Vicioso
 Debtor 2 Ann M. Anderson Case number (if known) _____

Does the creditor have a lien on your property?

- | | | |
|---|------|--|
| <input checked="" type="checkbox"/> No | \$ | |
| <input type="checkbox"/> Yes. Total claim (secured and unsecured) | \$ | |
| Value of security: | - \$ | |
| Unsecured claim | \$ | |

7

**D.F. McGuire & Associates,
LLC
777 Westchester Ave, Ste
101
White Plains, NY 10604**

What is the nature of the claim? Legal fees \$ \$0.00

As of the date you file, the claim is: Check all that apply

<input type="checkbox"/> Contingent	\$	
<input type="checkbox"/> Unliquidated	- \$	
<input type="checkbox"/> Disputed	\$	
<input checked="" type="checkbox"/> None of the above apply	\$	

Does the creditor have a lien on your property?

- | | | |
|---|------|--|
| <input checked="" type="checkbox"/> No | \$ | |
| <input type="checkbox"/> Yes. Total claim (secured and unsecured) | \$ | |
| Value of security: | - \$ | |
| Unsecured claim | \$ | |

8

**Discover Bank
PO Box 30416
Salt Lake City, UT 84130**

What is the nature of the claim? Credit card debt \$ \$14,562.00

As of the date you file, the claim is: Check all that apply

<input type="checkbox"/> Contingent	\$	
<input type="checkbox"/> Unliquidated	- \$	
<input type="checkbox"/> Disputed	\$	
<input checked="" type="checkbox"/> None of the above apply	\$	

Does the creditor have a lien on your property?

- | | | |
|---|------|--|
| <input checked="" type="checkbox"/> No | \$ | |
| <input type="checkbox"/> Yes. Total claim (secured and unsecured) | \$ | |
| Value of security: | - \$ | |
| Unsecured claim | \$ | |

9

**Ford Motor Credit
PO Box 542000
Omaha, NE 68154**

**What is the nature of the claim? 2019 Ford Explorer \$ \$15,494.00
500 miles**

As of the date you file, the claim is: Check all that apply

<input type="checkbox"/> Contingent	\$	
<input type="checkbox"/> Unliquidated	- \$	
<input type="checkbox"/> Disputed	\$	
<input checked="" type="checkbox"/> None of the above apply	\$	

Does the creditor have a lien on your property?

- | | | |
|--|------|-------------|
| <input type="checkbox"/> No | \$ | \$53,247.00 |
| <input checked="" type="checkbox"/> Yes. Total claim (secured and unsecured) | \$ | \$37,753.00 |
| Value of security: | - \$ | |
| Unsecured claim | \$ | \$15,494.00 |

Debtor 1	Edwin X. Vicioso	Case number (if known)	
Debtor 2	Ann M. Anderson		
10 GEORGETOWN UNIVERSITY 3700 O STREET NW WASHINGTON, DC 20057		What is the nature of the claim? \$ \$823.00	
<p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p>			
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____</p>			
11 INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA, PA 19101-7346		What is the nature of the claim? 2014 taxes for trust fund \$ \$14,677.25	
<p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p>			
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____</p>			
12 MONTEFIORE NEW ROCHELLE 16 GUION PLACE NEW ROCHELLE, NY 10801		What is the nature of the claim? Medical Services \$ \$250.00	
<p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p>			
<p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____</p>			
13 MURTHA CULLINA, LLP DEPT. 101011 PO BOX 150435 HARTFORD, CT 06115-0435		What is the nature of the claim? Legal fees \$ \$2,427.60	
<p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <input type="checkbox"/> None of the above apply</p>			
<p>Does the creditor have a lien on your property?</p>			

Debtor 1 Edwin X. Vicioso
 Debtor 2 Ann M. Anderson Case number (if known) _____

<input checked="" type="checkbox"/> No	
<input type="checkbox"/> Yes. Total claim (secured and unsecured)	\$ _____
Value of security:	- \$ _____
Unsecured claim	\$ _____

Contact _____
 Contact phone _____

14 **NAVIENT** **What is the nature of the claim?** **Education loan** **\$ \$204,484.15**

ATTN: CLAIMS DEPT
PO BOX 9500
WILKES BARRE, PA 18773

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Does the creditor have a lien on your property?

<input checked="" type="checkbox"/> No	
<input type="checkbox"/> Yes. Total claim (secured and unsecured)	\$ _____
Value of security:	- \$ _____
Unsecured claim	\$ _____

Contact _____
 Contact phone _____

15 **RICHARD PURTELL** **What is the nature of the claim?** **Promissory Note** **\$ \$100,000.00**

6 PETE'S WAY
PELHAM, NH 03076

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Does the creditor have a lien on your property?

<input checked="" type="checkbox"/> No	
<input type="checkbox"/> Yes. Total claim (secured and unsecured)	\$ _____
Value of security:	- \$ _____
Unsecured claim	\$ _____

Contact _____
 Contact phone _____

16 **WAID LAW OFFICE, PLLC** **What is the nature of the claim?** **Legal fees in connection with the Owens vs. Anderson, et al. action** **\$ \$19,234.15**

5400 CALIFORNIA AVE SW, STE D
SEATTLE, WA 98136

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Does the creditor have a lien on your property?

<input checked="" type="checkbox"/> No	
<input type="checkbox"/> Yes. Total claim (secured and unsecured)	\$ _____
Value of security:	- \$ _____
Unsecured claim	\$ _____

Contact _____
 Contact phone _____

Debtor 1 Edwin X. Vicioso _____ Case number (if known) _____
Debtor 2 Ann M. Anderson _____

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

/s/ Edwin X. Vicioso
Edwin X. Vicioso
Signature of Debtor 1

/s/ Ann M. Anderson
Ann M. Anderson
Signature of Debtor 2

Date April 25, 2019

Date April 25, 2019

United States Bankruptcy Court
Southern District of New York

In re **Edwin X. Vicioso**
Ann M. Anderson

Debtor(s)

Case No.

Chapter

11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 28,203.00
Prior to the filing of this statement I have received	\$ 28,203.00
Balance Due	\$ 0.00

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

See annexed Chapter 11 retainer agreement.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

April 25, 2019

Date

/s/ Nicholas A. Pasalides

Nicholas A. Pasalides

Signature of Attorney

Reich Reich & Reich, P.C.

235 Main Street, Suite 450

White Plains, NY 10601-2421

914-949-2126 Fax: 914-949-1604

reichlaw@reichpc.com

Name of law firm

**United States Bankruptcy Court
Southern District of New York**

In re **Edwin X. Vicioso**
Ann M. Anderson

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: April 25, 2019

/s/ Edwin X. Vicioso

Edwin X. Vicioso

Signature of Debtor

Date: April 25, 2019

/s/ Ann M. Anderson

Ann M. Anderson

Signature of Debtor

AHNEMANS KIRBY, LLC
1171 EAST PUTNAM AVENUE STE 1A
RIVERSIDE, CT 06878

BANK OF AMERICA
BANKRUPTCY DEPT. NC4-105-02-40
4161 PIEDMONT PARKWAY
GREENSBORO, NC 27420-6012

BMW FINANCIAL SERVICES
PO BOX 3608
DUBLIN, OH 43016-0306

BMW FINANCIAL SERVICES
PO BOX 3608
DUBLIN, OH 43016-0306

CAL AUTOMOTIVE
300 HORIZON DRIVE STE 308
HAMILTON, NJ 08691

CAL AUTOMOTIVE
300 HORIZON DRIVE STE 308
HAMILTON, NJ 08691

CAPITAL ONE
ATTN: BANKRUPTCY
PO BOX 30285
SALT LAKE CITY, UT 84130

CHASE
PO BOX 15298
WILMINGTON, DE 19850

CHASE
PO BOX 15298
WILMINGTON, DE 19850

CHASE
PO BOX 15298
WILMINGTON, DE 19850

CUDDY & FEDER LLP
445 HAMILTON AVE, 14TH FLOOR
WHITE PLAINS, NY 10601

D.F. MCGUIRE & ASSOCIATES, LLC
777 WESTCHESTER AVE, STE 101
WHITE PLAINS, NY 10604

DISCOVER BANK
PO BOX 30416
SALT LAKE CITY, UT 84130

EDWIN X. VICIOSO, MD PC
41 CHATSWORTH AVENUE
LARCHMONT, NY 10538

FORD MOTOR CREDIT
PO BOX 542000
OMAHA, NE 68154

GEORGETOWN UNIVERSITY
3700 O STREET NW
WASHINGTON, DC 20057

GORDON THOMAS HONEYWELL LLP
1201 PACIFIC AVENUE, STE 2100
TACOMA, WA 98402

INTERNAL REVENUE SERVICE
PO BOX 7346
PHILADELPHIA, PA 19101-7346

LEE T. OWENS
PO BOX 7012
TACOMA, WA 98417

LISA USAVICH
55 ROBIN ROAD
POUGHKEEPSIE, NY 12601

LISA USAVICH
55 ROBIN ROAD
POUGHKEEPSIE, NY 12601

LOUIS ANDERSON
41 CHATSWORTH AVENUE
LARCHMONT, NY 10538

M&T BANK
PO BOX 62182
BALTIMORE, MD 21264-2182

MONTEFIORE NEW ROCHELLE
16 GUION PLACE
NEW ROCHELLE, NY 10801

MURTHA CULLINA, LLP
DEPT. 101011
PO BOX 150435
HARTFORD, CT 06115-0435

NAVIENT
ATTN: CLAIMS DEPT
PO BOX 9500
WILKES BARRE, PA 18773

PAUL ANDERSON
41 CHATSWORTH AVENUE
LARCHMONT, NY 10538

PIONEER CREDIT RECOVERY, INC.
PO BOX 500
HORSEHEADS, NY 14845

RICHARD PURTELL
6 PETE'S WAY
PELHAM, NH 03076

STEWART A. MCMILLAN, ESQ
244 WESTCHESTER AVE STE 410
WHITE PLAINS, NY 10604

WAID LAW OFFICE, PLLC
5400 CALIFORNIA AVE SW, STE D
SEATTLE, WA 98136